

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
All workers .....	100	75	1	12	1	( <sup>5</sup> )	10	( <sup>5</sup> )
<b>Worker characteristics</b>								
Management, professional, and related .....	100	74	1	13	2	1	9	( <sup>5</sup> )
Management, business, and financial .....	100	76	—	12	2	1	9	—
Professional and related .....	100	73	1	14	1	1	10	( <sup>5</sup> )
Teachers .....	100	75	—	14	2	1	6	—
Primary, secondary, and special education school teachers .....	100	76	1	12	2	—	7	—
Registered nurses .....	100	71	—	16	1	1	11	—
Service .....	100	75	1	10	1	1	12	( <sup>5</sup> )
Protective service .....	100	72	—	14	2	1	10	—
Sales and office .....	100	71	( <sup>5</sup> )	17	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Sales and related .....	100	66	—	22	—	—	12	( <sup>5</sup> )
Office and administrative support .....	100	73	( <sup>5</sup> )	15	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Natural resources, construction, and maintenance .....	100	80	—	8	( <sup>5</sup> )	—	10	1
Construction, extraction, farming, fishing, and forestry .....	100	80	—	8	1	—	9	—
Installation, maintenance, and repair .....	100	81	—	8	—	—	11	1
Production, transportation, and material moving .....	100	81	1	7	( <sup>5</sup> )	—	10	—
Production .....	100	80	—	7	( <sup>5</sup> )	—	11	—
Transportation and material moving .....	100	82	—	7	( <sup>5</sup> )	( <sup>5</sup> )	10	—
Full time .....	100	75	1	12	1	1	10	( <sup>5</sup> )
Part time .....	100	72	( <sup>5</sup> )	18	1	—	8	—
Union .....	100	74	1	11	2	2	10	1
Nonunion .....	100	75	( <sup>5</sup> )	13	1	( <sup>5</sup> )	10	( <sup>5</sup> )
Average wage within the following categories: <sup>6</sup>								
Lowest 25 percent .....	100	75	—	14	—	—	11	—
Lowest 10 percent .....	100	81	—	8	—	—	10	—
Second 25 percent .....	100	73	( <sup>5</sup> )	15	1	( <sup>5</sup> )	11	( <sup>5</sup> )
Third 25 percent .....	100	78	1	10	1	1	9	( <sup>5</sup> )
Highest 25 percent .....	100	74	1	12	2	1	11	1
Highest 10 percent .....	100	74	1	11	2	1	11	1
<b>Establishment characteristics</b>								
Goods-producing industries .....	100	80	—	7	( <sup>5</sup> )	—	11	( <sup>5</sup> )
Service-providing industries .....	100	74	( <sup>5</sup> )	14	1	1	10	( <sup>5</sup> )
Education and health services .....	100	73	( <sup>5</sup> )	15	1	1	9	( <sup>5</sup> )
Educational services .....	100	74	—	16	2	1	6	—
Elementary and secondary schools .....	100	75	—	13	2	1	7	—
Junior colleges, colleges, and universities .....	100	72	—	22	1	1	3	—
Health care and social assistance .....	100	73	—	14	1	1	11	—
Hospitals .....	100	70	—	17	1	1	11	—
Public administration .....	100	71	—	18	5	3	3	—

See footnotes at end of table.

**Table 13. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,<sup>1</sup> National Compensation Survey, March 2011—Continued**

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate <sup>2</sup>	Varies <sup>3</sup>	Flexible benefits <sup>4</sup>	Percent of earnings	Exists, but unknown	Other
1 to 99 workers .....	100	79	—	9	1	—	11	( <sup>5</sup> )
1 to 49 workers .....	100	78	—	9	1	—	11	( <sup>5</sup> )
50 to 99 workers .....	100	80	—	9	—	( <sup>5</sup> )	9	—
100 workers or more .....	100	73	1	14	1	1	10	( <sup>5</sup> )
100 to 499 workers .....	100	75	1	12	1	( <sup>5</sup> )	10	( <sup>5</sup> )
500 workers or more .....	100	71	—	16	2	1	10	—
<b>Geographic areas</b>								
New England .....	100	79	—	10	—	—	11	—
Middle Atlantic .....	100	76	—	8	( <sup>5</sup> )	3	11	—
East North Central .....	100	73	( <sup>5</sup> )	15	( <sup>5</sup> )	—	11	—
West North Central .....	100	75	—	13	—	—	10	—
South Atlantic .....	100	76	—	12	—	—	10	( <sup>5</sup> )
East South Central .....	100	76	—	15	—	—	8	—
West South Central .....	100	75	—	13	2	—	10	—
Mountain .....	100	73	—	12	1	—	14	—
Pacific .....	100	73	1	13	3	—	10	—

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

<sup>2</sup> A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

<sup>3</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>4</sup> Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

<sup>5</sup> Less than 0.5 percent.

<sup>6</sup> The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20102011.htm](http://www.bls.gov/ncs/ebs/glossary20102011.htm).